



**DEERWOOD**  
EST. **BANK** 1910

## Deposit Rate Sheet

Accurate as of: **3/25/2024**

### CHECKING

#### MyMoney, NEXT Youth Checking, and Business Checking

No minimum balance, non-interest bearing

#### MyMoney + and Business Checking +

Interest Compounded Monthly

\$5,000 minimum balance to avoid service charge of \$10 per month

If Balance Is	Minimum Deposit	Then Interest Rate Is	APY <sup>1</sup>
\$0.00-\$4,999.99	\$0.00	0.10%	0.10%
\$5,000.00 +	\$0.00	0.20%	0.20%

#### YES Club Checking

Interest Compounded Monthly

\$1,500 minimum balance to avoid service charge of \$10 per month

	Minimum Deposit	Interest Rate	APY <sup>1</sup>
All Balances Earn	\$0.00	0.40%	0.40%

### HEALTH SAVINGS ACCOUNT (HSA)

Interest Compounded Monthly

No minimum balance. \$25 closing fee if closed within 12 months

If Balance Is	Minimum Deposit	Then Interest Rate Is	APY <sup>1</sup>
\$0.00-\$999.99	\$0.00	0.10%	0.10%
\$1,000-\$2,499.99	\$0.00	0.20%	0.20%
\$2,500-4,999.99	\$0.00	0.25%	0.25%
\$5,000-\$9,999.99	\$0.00	0.35%	0.35%
\$10,000-\$19,999.99	\$0.00	0.60%	0.60%
\$20,000 +	\$0.00	3.00%	3.04%

### SAVINGS

#### MySavings and Business Savings

Interest Compounded Quarterly

\$50 min bal to avoid service charge of \$4 per month

If Balance Is	Minimum Deposit	Then Interest Rate Is	APY <sup>1</sup>
\$0.00-\$999.99	\$0.00	0.25%	0.25%
\$1,000.00 +	\$0.00	0.35%	0.35%

#### MySavings + and Business Savings +

Interest Compounded Monthly

\$20,000 min bal to avoid service charge of \$4 per month

If Balance Is	Minimum Deposit	Then Interest Rate Is	APY <sup>1</sup>
\$0.00-\$19,999.99	\$0.00	0.60%	0.60%
\$20,000-\$199,999.99	\$0.00	0.75%	0.75%
\$200,000.00+	\$0.00	1.75%	1.76%

#### Buckaroo

Interest Compounded Quarterly

\$10 min bal to avoid service charge of \$2 per statement cycle

If Balance Is	Minimum Deposit	Then Interest Rate Is	APY <sup>1</sup>
\$0.00-\$999.99	\$0.00	0.25%	0.25%
\$1,000.00 +	\$0.00	0.35%	0.35%

1 Annual Percentage Yield

2 Early withdrawal penalty may apply

Public fund deposits are not eligible for these offers; please contact one of our offices for a rate quote.

Fees may reduce earnings on accounts. Rate may change after the account is opened.

Interest rates and annual percentage yield may change on a daily basis.

### CERTIFICATES OF DEPOSIT

Interest Compounded Quarterly

Term	Minimum Deposit	Interest Rate	APY <sup>1</sup>
6 Month <sup>2</sup>	\$2,500.00	3.50%	3.55%
12 Month <sup>2</sup>	\$1,000.00	4.45%	4.52%
24 Month <sup>2</sup>	\$500.00	2.95%	2.98%
36 Month <sup>2</sup>	\$500.00	2.50%	2.52%
48 Month <sup>2</sup>	\$500.00	2.75%	2.78%

### IRA Certificates

Interest Compounded Monthly

Term	Minimum Deposit	Interest Rate	APY <sup>1</sup>
12 Month Variable <sup>2</sup>	\$500.00	2.75%	2.78%
12 Month Fixed <sup>2</sup>	\$500.00	4.45%	4.54%
24 Month Fixed <sup>2</sup>	\$500.00	2.95%	2.99%
36 Month Fixed <sup>2</sup>	\$500.00	2.50%	2.53%

800-291-6597

**Member**  
**FDIC**